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PTO/SB/21 (6-98)
Approved for use through 09/30/2000. OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/887,292
	Filing Date	6/22/2001
	First Named Inventor	Karl E. Jentoft
	Group Art Unit	2167
	Examiner Name	
Total Number of Pages in This Submission	Attorney Docket Number	56145473-13

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ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
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<input type="checkbox"/> After Final	<input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition	<input type="checkbox"/> Proprietary Information
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<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Additional Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	PTO Form SB08A; 18 references cited therein; return receipt postcard.
<input checked="" type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Small Entity Statement	
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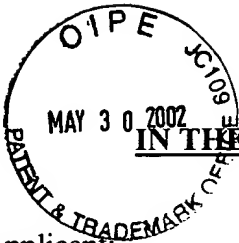
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Frank M. Gasparo
Signature	
Date	5/22/2002

CERTIFICATE OF MAILING			
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on this date: 5/22/2002			
Typed or printed name	Frank M. Gasparo	Date	5/22/2002
Signature		Date	5/22/2002

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56145473-13

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Karl E. Jentoft

Application No.: 09/887,292

U.S. Filing Date: June 22, 2001

Title: LINE OF CREDIT AND LOAN SYSTEM AND METHOD

Group Art Unit: 2167

Examiner: Not Yet Assigned

Commissioner for Patents
Washington, D.C. 20231

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INFORMATION DISCLOSURE STATEMENT

Sir:


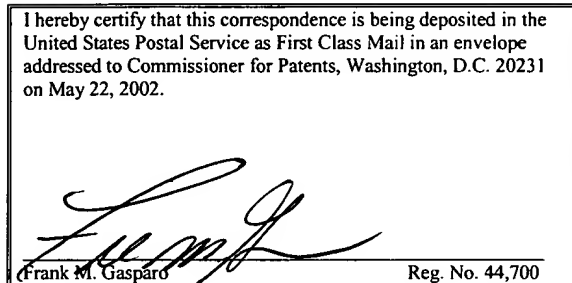
In accordance with the duty of disclosure under 37 C.F.R. § 1.56 and in conformance with the procedures of 37 C.F.R. §§ 1.97 and 1.98 and M.P.E.P. § 609, attorneys for the Applicant hereby bring the following references to the examination of the above-identified application, which are listed on the attached modified PTO Form No. SB08A to the attention of the Examiner. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This statement is being filed under 37 C.F.R. § 1.97(b)(3) before the mailing of a first Office Action on the merits. Copies of the cited references are enclosed. No fee is deemed necessary with the filing of these documents.

If a fee is deemed necessary, we authorize the Commissioner of Patents and Trademarks to charge Deposit Account No. 02-0393.

Dated: May 22, 2002

Respectfully submitted,



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PTO/SB/08A (10-01)
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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known		
			Application Number	09/887,292	
			Filing Date	6/22/2001	
			First Named Inventor	Karl E. Jentoft	
			Art Unit	2167	
			Examiner Name		
Sheet	1	of	3	Attorney Docket Number	56145473-13

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. 1	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)				
	1	US- 6,224,109	BI	05-01-2001	Yang	
	2	US- 6,202,933	BI	03-20-2001	Poore et al.	
	3	US- 6,158,663		12-12-2000	Ochiai	
	4	US- 6,152,365		11-28-2000	Kolls	
	5	US- 6,144,948		11-7-2000	Walker et al.	
	6	US- 6,137,872		10-24-2000	Davitt et al.	
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FOREIGN PATENT DOCUMENTS						
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		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				

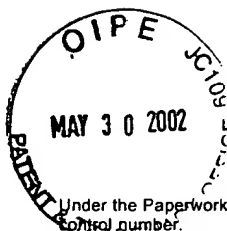
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¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.
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Substitute for form 1449B/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	09/887,292
		Filing Date	6/22/2001
		First Named Inventor	Karl E. Jentoft
		Group Art Unit	2167
		Examiner Name	
Sheet 2 of 3	Attorney Docket Number	56145473-13	

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
	7	FEDERAL REAL ESTATE HOME LOAN MORTGAGES, Division of the AmerUSA Corporation, "Apply Online for a Home Equity Loan", www.federalrealestate.net/frehlm/homeequity/, 1999.	
	8	FEDERAL REAL ESTATE HOME LOAN MORTGAGES, Division of the AmerUSA Corporation, "Home Equity Loan FAQs", www.federalrealestate.net/frehlm/homeequityfaqs/, 1999.	
	9	CITIBANK ONLINE, "Home Equity Line of Credit", https://web.da-us.citibank.com/sd_landing_template.jsp?	
	10	FEDERAL TRADE COMMISSION, "Home Equity Credit Lines", www.ftc.gov/bcp/online/pubs/homes/homeequity.htm, June 1992.	
	11	SUSAN CAREY, DENVER BUSINESS JOURNAL, "My, how the times have changed...", http://denver.bizjournals.com/denver/stories/1999/03/08/story6.html, March 5, 1999.	
	12	CENTEX HOME EQUITY, http://www.centexhomeequity.com, 2002.	
	13	101 CREDIT CARD, "Home Equity Credit Card", http://www.101creditcard.com/home.htm.	
	14	ACCLAIM, "Eloan : A Home Equity Line of Credit", http://acclaimcreditcards.hypermart.net/irwin.htm	
	15	BANKRATE.COM, Dr. Don, "Home equity line or loan?", http://www.bankrate.com/bnm/news/DrDon/20010316a.asp	
	16	FINDONLINELOAN.COM, "Home Equity Loan", http://www.findonlineloan.com/home.htm	
	17	NEWCELL@PARIS.COM, "Apply for Home Equity Card, and is tax deductible because it is secured by your home", http://www.apply-for-credit-card-online.com/home_credit.htm	

Examiner Signature	Date Considered
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Sheet	3	of	3
		Application Number	09/887.292
		Filing Date	6/22/2001
		First Named Inventor	Karl E. Jentoft
		Group Art Unit	2167
		Examiner Name	
		Attorney Docket Number	56145473-13

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